



CartoFront FAQ

What is CartoFront?


CartoFront is a **FREE** application that simplifies flood insurance for REALTORS®.

- On the buy side, agents can guide customers to houses that have the greatest potential of becoming *home*, while maintaining and growing their value.
- On the sell side, agents can proactively understand what questions may come up from potential buyers.

CartoFront's goal is to put you in a position to be a star ... and be the most knowledgeable, confident and profitable REALTOR® in your market.

How does CartoFront work?

In 'Three easy clicks' we take the guesswork out of flood insurance by providing you with an easy-to-use tool integrated into every listing.

- Go to any listing
- On the Display Bar, choose: *Agent Single Page
- On the bottom right of the listing, look for "the raindrop"  and click to request info

What is the cost to an Agent?

FREE. CartoFront is a value-added service as part of your Miami REALTORS® membership.

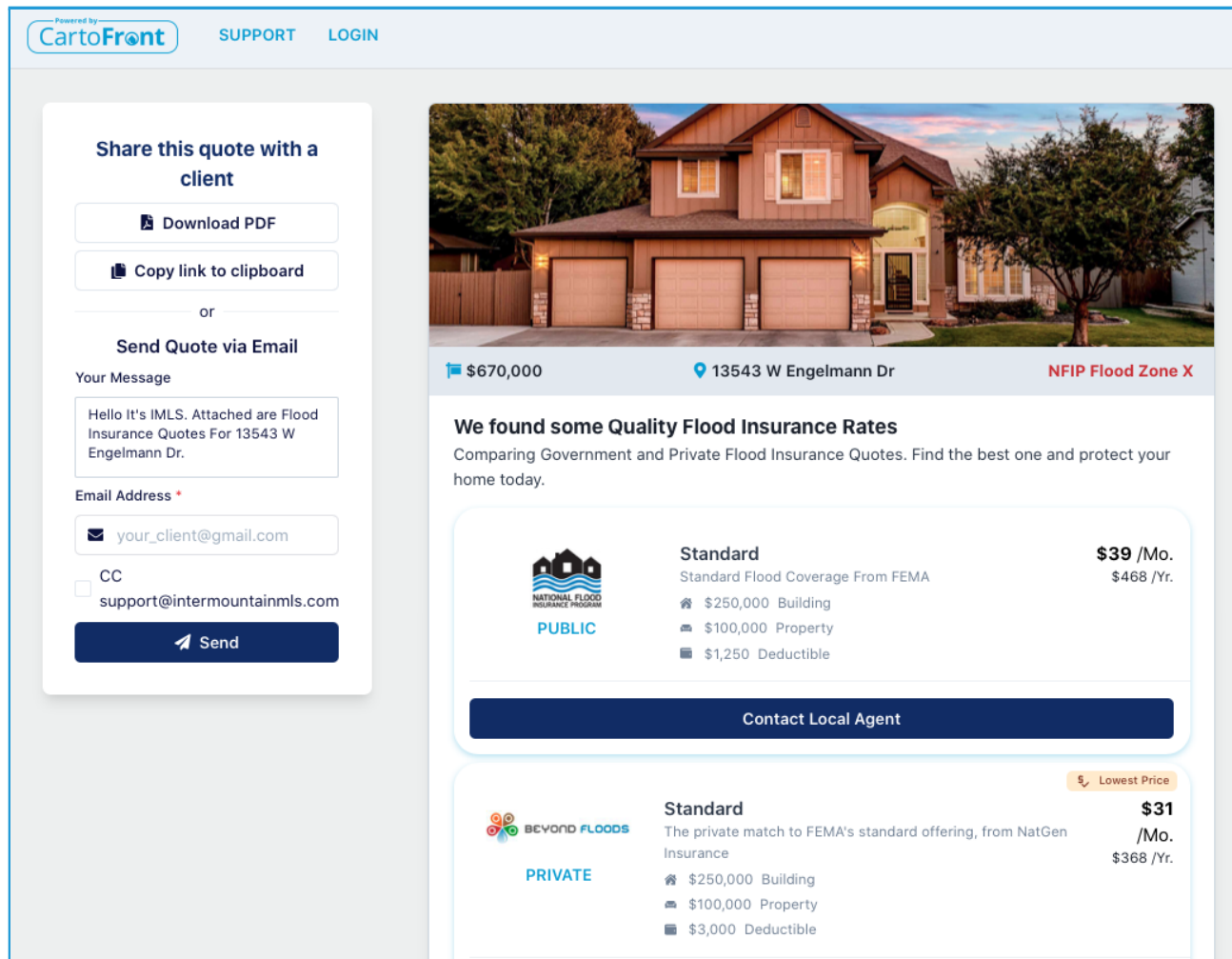
Is CartoFront bilingual?

Yes. At the top of the application, agents can choose English or Spanish. And help is here, if you need it - our Customer Success team is bilingual, too.

Do I need to install any software to use this program?

No. CartoFront is an online SaaS technology and integrated into the Matrix system. No download or install is required and CartoFront can be accessed from anywhere the agent can access Matrix, via an internet connection for both desktop and mobile.

What information is presented once I click on 'the raindrop'?



The screenshot displays the CartoFront interface for a flood insurance quote. On the left, a sidebar offers three sharing options: 'Download PDF', 'Copy link to clipboard', and 'Send Quote via Email'. The main content area features a property image of a two-story house with a three-car garage. Below the image, property details are shown: a price tag of \$670,000, the address 13543 W Engelmann Dr, and a red 'NFIP Flood Zone X' label. A heading reads 'We found some Quality Flood Insurance Rates' with a subtext: 'Comparing Government and Private Flood Insurance Quotes. Find the best one and protect your home today.' Two quote cards are presented. The first is for the 'Standard' NFIP coverage, labeled 'PUBLIC', with a monthly rate of \$39 (total \$468/yr) and criteria of \$250,000 building, \$100,000 property, and a \$1,250 deductible. A 'Contact Local Agent' button is below it. The second quote is from 'BEYOND FLOODS', labeled 'PRIVATE', with a 'Lowest Price' tag, a monthly rate of \$31 (total \$368/yr), and criteria of \$250,000 building, \$100,000 property, and a \$3,000 deductible.

- Property image
- Quick property info under the image
- Vertical display of quotes, with the lowest price first
- 3 share options on the left
 - PDF download
 - Copy link
 - Email to customer

How are estimated flood quotes determined'?

Working with our partner National General Insurance, a subsidiary of Allstate Insurance, we have taken a conservative approach to setting the flood quote parameters.

For the Government Quote (National Flood Insurance Program - NFIP):

- NFIP Standard Criteria: \$250,000 for building, \$100,000 for contents, \$2,500 deductible
- National General provides a validated flood zone determination (Zone X, AE, AH, VE)
- If customer proceeds to bind insurance, an Elevation Certificate may be required



For the Private Quotes (National General Product - Beyond Floods):

- Essential Criteria: \$250,000 for building, \$100,000 for contents, \$3,000 deductible
- Enhanced Criteria: \$300,000 for building, \$100,000 for contents, \$3,000 deductible
- National General quotes insurance based on individual property parcel
- National General quotes also include 'Loss of Use' and 'Other Buildings' Coverage
- National General private insurance goes up to \$1,500,000 for building
- Essential estimated price meant to provide 'apples to apples' cost comparison to NFIP

NOTE: We provide a legal disclaimer at the bottom of every quote request, both on our platform AND every communication via email and/or printed PDF.

**This initial quote is an estimate only and is not a binder or policy. The quoted premium may change based on further information gathered during the application process with a licensed insurance agent, including better estimation of the replacement cost of the home. Issuance of this quote is not a guarantee that coverage will be provided to you. The above is meant as general information and the descriptions are general in nature to help you better understand the types of coverages. These descriptions do not refer to any specific contract of insurance, and do not modify the terms and conditions of any policy ultimately delivered to you. This quote is not intended to take the place of professional advice from a licensed insurance agent. We recommend that all consumers consult with a licensed insurance agent before purchasing any insurance policy. CartoFront is not a licensed insurance agency or broker. Binding of policies may be restricted from time to time due to weather events affecting particular geographic areas.*

How do I share the information to my customer?

There are two ways the agent can present the CartoFront flood insurance information:

- Email
- Print PDF
- Copy link

How do I email information to my customer?

Simply add your customer email under our 'Share this quote with a client' section. You are welcome to use the sample message or customize your message to your customer. You can choose to copy yourself. Then click send!

On the receiving end, the customer receives an email from quotes@cartofront.com with the subject line: Flood Insurance Options - 1234 Property Address Drive (customize for the actual property address requested)

Beyond my customer, who else receives the email?

All customer emails are copied to the local insurance agent from GetAQuote.com, Insurance through MPX Insurance Services, Inc., Florida License # L104424. As part of the free service, CartoFront has partnered with a bilingual insurance agency to support, counsel, or bind flood insurance policies.

What's the best way to download or print the CartoFront information?

Click the 'Print a PDF' button, and the displayed information will be formatted into a PDF suitable for printing. All the information on the quote will be displayed on one page, and will be personalized to include the agent's name and email address. The agent would print out the PDF as they normally would any other printed material. The PDF will include the



REALTORS'® Name and Email address, along with contact information for GetAQuote.com, Insurance through MPX Insurance Services, Inc., Florida License # L104424.

Does CartoFront have a User Guide and other support materials?

Yes! Everything can be found on CartoFront's Miami REALTORS ® Landing Page:

<https://www.miamirealtors.com/services/products-and-services/cartofront/>

Will there be training and education regarding Flood Insurance?

Yes, CartoFront will be offering education through the Miami REALTORS ® Training Department

- Session I -- How to use the CartoFront application and integrate it into my workflow
- Session II -- Flood Insurance 101

CartoFront and their Insurance Agency Partner We Insure have created an online training on our [Youtube Channel](#).